



MARYLAND
CATHOLIC
CONFERENCE

March 8, 2023

Senate Bill 784

Health Insurance - Labor and Delivery Services - Cost-Sharing Requirements

Senate Finance Committee

Position: Favorable

The Maryland Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 784 requires certain insurers, nonprofit health service plans, and health maintenance organizations to provide coverage for labor and delivery services. The bill states that specific insurers that provide labor and delivery coverage to individuals or groups on an expense-incurred basis shall cover labor and delivery services without a deductible, co-insurance, co-payment, or any other cost-sharing requirement.

According to Forbes, giving birth costs \$18,865 on average, including pregnancy, delivery, and postpartum care. While health insurance can cover most of that cost, there are still additional fees that are not covered. The average out of pocket cost for health insurance plan members (for childbirth) is close to \$3,000, and without insurance, the average cost is around \$18,865.¹

Providing coverage for labor and delivery services for mothers should be a proposition that is unifying. Maryland must leave behind the disproportionate financial burdens imposed on mothers and families and construct a new path that transcends the existing model. All Marylanders should invest in the family by supporting policies that promote and uplift mothers and their children such as providing coverage for labor and delivery services.

For these reasons, the Maryland Catholic Conference asks for a favorable report on **SB 784**.

Thank you for your consideration.

¹ <https://www.forbes.com/advisor/health-insurance/average-childbirth-cost/>